

In re:  
Konstantinos Tzumakaris  
Katherine Tzumakaris  
Debtors

Case No. 18-11031-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Apr 14, 2023

Form ID: 3180W

Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Konstantinos Tzumakaris, Katherine Tzumakaris, 2500 Park Lane, Broomall, PA 19008-2204
14169150	+ 20 Cap Fund I, LLC, c/o Law Offices of Damian G Waldman PA, P O Box 5162, Largo, Florida 33779-5162

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 14 2023 23:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14089625	+ EDI: CINGMIDLAND.COM	Apr 15 2023 03:42:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14095231	Email/PDF: bncnotices@becket-lee.com	Apr 14 2023 23:53:40	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14092440	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 14 2023 23:42:00	Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
14089786	EDI: JPMORGANCHASE	Apr 15 2023 03:36:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 901032, Ft. Worth TX 76101-2032
14096181	Email/PDF: resurgentbknofications@resurgent.com	Apr 14 2023 23:53:40	LVNV Funding, LLC its successors and assigns as, assignee of Chase Bank USA, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14096180	Email/PDF: resurgentbknofications@resurgent.com	Apr 14 2023 23:53:29	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14081872	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 14 2023 23:42:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14085593	+ EDI: PENNDEPTREV	Apr 15 2023 03:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14085593	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 14 2023 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14563218	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 14 2023 23:42:00	Towd Point Mortgage Trust 2020-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing., PO

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Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14273959	##+	Eugene J. Malady, LLC, 211 N. Olive Street, Suite 1, Media, PA 19063-2835

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2023 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor JPMorgan Chase Bank National Association amps@manleydeas.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Defendant NPL Capital LLC cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor NPL Capital LLC cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
CHRISTOPHER R. MOMJIAN	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue crmomjian@attorneygeneral.gov
EUGENE J. MALADY	on behalf of Debtor Konstantinos Tzumakaris kjones@ejmcounselors.com emalady@ejmcounselors.com
EUGENE J. MALADY	on behalf of Plaintiff Katherine Tzumakaris kjones@ejmcounselors.com emalady@ejmcounselors.com
EUGENE J. MALADY	on behalf of Joint Debtor Katherine Tzumakaris kjones@ejmcounselors.com emalady@ejmcounselors.com
EUGENE J. MALADY	on behalf of Plaintiff Konstantinos Tzumakaris kjones@ejmcounselors.com emalady@ejmcounselors.com
KATHRYN MARY WAKEFIELD	on behalf of Creditor 20 Cap Fund I LLC kathryn@dwaldmanlaw.com
KEVIN S. FRANKEL	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com

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MICHAEL PATRICK FARRINGTON

on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee  
mfarrington@kmlawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD MILLER

on behalf of Defendant NPL Capital LLC william.miller@padgettlawgroup.com, bankruptcy@friedmanvartolo.com

TOTAL: 16

**Information to identify the case:**

Debtor 1	<u>Konstantinos Tzumakaris</u>	Social Security number or ITIN	xxx-xx-4415
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Katherine Tzumakaris</u>	Social Security number or ITIN	xxx-xx-5563
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-11031-amc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Konstantinos Tzumakaris

Katherine Tzumakaris

4/13/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**